THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) An efficient and effective legal and institutional framework is in place for expeditious recovery of bank loans. Nationalised banks have not indicated any impediment in recovery of their dues due to the existing legal and institutional framework.

(b) Does not arise.

(c) Credit Information Bureau (India) Limited (CIBIL) maintains a database on suit-filed accounts of Rs. 1 Crore and above and suit-filed accounts (wilful defaulters) of Rs. 25 Lakhs and above of the banks and Financial Institutions. The information can be accessed at CIBIL website ***www.cibil.com***. Details of the number of accounts and amount outstanding against them of Nationalised Banks, as on 31.03.2008, are indicated below:-

| Sl. No. | Item | No. of accounts | Amount (Rs. in crore) |
|---|---|---|---|
| 1. | Defaulters of Rs. 1 crore and above (Non-suit filed) | 1100 | 6,981 |
| 2. | Defaulters of Rs. 1 crore and above (Suit filed) | 2456 | 18,549 |
| 3. | Willful defaulters (non-suit filed) of Rs. 25 lakhs and above | 677 | 1,517 |
| 4. | Willful defaulters (Suit filed) of Rs. 25 lakhs and above | 1589 | 5,136 |

**Benefits of loan waiver scheme**

2369. SHRI PRAKASH JAVADEKAR: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that more than 60 million farmers out of total farming community of India have not received any benefit of loan waiver scheme declared by Government;

(b) if so, the reasons therefor; and

(c) how does Government propose to extend the benefits of the loan waiver scheme to the farmers who have not been benefited in the present scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Government of India has implemented Agricultural Debt Waiver and Debt Relief (ADWDR) Scheme, 2008, which covered all direct agricultural loans extended to 'marginal and small farmers' and 'other farmers' by Scheduled Commercial Banks, Regional Rural Banks, Cooperative Credit Institutions (including Urban Cooperative Banks) and Local Area Banks that were disbursed during the period from April 1, 1997 to March 31, 2007, were overdue on December 31, 2007 and that remained unpaid until February 29, 2008. In the case of small or marginal farmer, the entire 'eligible amount' was waived while in the case of 'other farmers',

there is a One Time Settlement (OTS) Scheme under which the farmer is to be given a rebate of 25% of the 'eligible amount' subject to the condition that the farmer pays the balance of 75% of the 'eligible amount'.

As per the provisional figures, a total of 3.01 crore small and marginal farmers and 0.67 crore 'other farmers' have benefitted from the Scheme involving debt waiver and debt relief of Rs. 65,318.33 crore.

(c) The prime objective of the ADWDR Scheme was to cover all those farmers who, for some reason or the other, could not pay back their overdues to the banks and therefore, were under continued indebtedness. Such farmers, as a result, could not borrow from the banking system. ADWDR Scheme was designed to de-clog this line of credit and help such needy farmers, making them eligible for fresh credit in the process.

As provided in the Guidelines of ADWDRS, every lending institution has appointed one or more Grievance Redressal Officers (GROs) for each State (having regard to the number of branches in that State). The name and address of the GRO concerned have been displayed in each branch of the lending institution. The GRO has the authority to receive representations from aggrieved farmers and pass appropriate orders thereon.

**World Bank projects in the country**

†2370. SHRI JAI PARKASH AGGARWAL: Will the PRIME MINISTER be pleased to state:

(a) the States where villages have been visited by the teams of World Bank during the last three years, as on date;

(b) the purposes of their visits;

(c) the World Bank aided projects' sites visited by the said team; and

(d) the reaction of the teams of World Bank about the implementation of these projects?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) The teams from the World Bank regularly visit sites where the projects are under implementation in order to monitor the progress of implementation. These sites are decided by the World Bank teams in consultation with the concerned state governments. A list of on-going projects in the country is given in the statement (*See* below).

After such site visits, these teams submit a report that outlines the status of the project. Necessary steps are then taken by the State Governments on the basis of these reports to ensure that the objectives of the project are met fully.

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†Original notice of the question was received in Hindi.